

Exhibit "A"

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 .669.5400

FAX: 856 .669 .5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 16, 2006

Louis M. Fryson
141 Worrell Street
Chester, PA 19013

RE: Mortgage Electronic Registration Systems, Inc
Loan # 8011184952
Our File #05110428

Dear Mr. Fryson:

As requested, enclosed please find reinstatement form, indicating the sum needed to reinstate the referenced mortgage.


Please note the following:

1. **PAYMENT MUST BE SENT TO OUR NEW JERSEY OFFICE** and received by us no later than **February 14, 2006**. Thereafter, the reinstatement amount may change, and your check might be returned to you.
2. The above cure amount must be by *****CASHIER'S CHECK, CERTIFIED FUNDS OR MONEY ORDER payable to MARK J. UDREN, ESQUIRE*****. Any other form of payment will be returned to you.

WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have any questions, please call.

Very truly yours,


Pat B onkowski
Legal Assistant
/pb
Enclosures

January 16, 2006

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Louis M. Fryson
141 Worrell Street
Chester, PA 19013

RE: Mortgage Electronic Registration Systems, Inc.
Loan #0811184952
Our File #05110428

REINSTATEMENT INFORMATION NOTICE

Payments Due	\$4,232.13
Inspection Fees	17.80
Late Charges	62.79
Title Report	325.00
Prothonotary - File Complaint	203.00
Sheriff - Serve Complaint	42.30
Prothonotary - File Judgment	36.00
Attorney Fees	875.00*
Prothonotary - Judgment Filing	36.00*
Sheriff - Sale Deposit	2,000.00*
Title Bringdown	125.00*
Rule 3129	125.00*
Sheriff - Stay Sale (2% of \$4,312.72)	84.64*
Prothonotary - Discontinue Action	15.00
Federal Express	25.00
Additional Attorney Fee	375.00*

TOTAL AMOUNT TO REINSTATE

\$8,543.66

THIS AMOUNT IS GOOD THRU February 15, 2006

NOTE:

1. ANY ITEM MARKED " * " ANTICIPATED, IF NOT ACTUALLY EXPENDED, WILL BE REFUNDED TO MORTGAGOR IMMEDIATELY. ATTORNEY FEES ARE SUBJECT TO ADJUSTMENT PURSUANT TO PENNSYLVANIA ACT 6, IF APPLICABLE.
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3. The above cure amount must be by ***CASHIER'S CHECK, CERTIFIED FUNDS, OR MONEY ORDER payable to MARK J. UDREN, ESQUIRE***. Any other form of payment will be returned to you.